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ABSTRACT

This supplemental guide was developed for the purpose of assisting secondary school teachers in the teaching of trade and industrial resource-related consumer education topics. Six main units of instruction are presented: (1) the economic system; (2) income procurement; (3) consumer behavior determinants; (4) consumer alternatives; (5) roles, rights, and responsibilities; and (6) community resources. For each unit, specific teaching topics, along with objectives, student activities, and suggested resources, are provided. Selected bibliographies of books, pamphlets, periodicals, and audiovisual materials are also presented. (CP)

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TRADE AND INDUSTRIAL RESOURCE SUPPLEMENT TO

CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO

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VOCATIONAL EDUCATION DIVISION
STATE DEPARTMENT OF EDUCATION
COLUMBUS, OHIO

SE 020 218

TRADE AND INDUSTRIAL RESOURCE

SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

OHIO STATE BOARD OF EDUCATION

1971

Dr. Martin W. Essex, Superintendent of Public Instruction, Ohio Department of Education

Dr. Franklin B. Walter, Deputy Superintendent, Ohio Departmen of Education

Dr. Byrl R. Shoemaker, Director of Vocational Education, Ohio Department of Education

Mrs. Sonia M. Cole, Assistant Director of Vocational Education, Home Economics Section, Ohio Department of Education

Mr. Harry F. Davis, Assistant Director of Vocational Education, Trade and Industrial Education Section, Ohio Department of Education

THIS GUIDE IS DEDICATED
TO THE MEMORY
OF
LOREN D. STEINER

Automotive Mechanic Instructor, Findlay High School, who died on June 23 during the two week Consumer Education Workshop from June 14 to June 25, 1971.

He was a valued member of the Trade and Industrial Education group and his untimely passing was a severe loss to his group, to public education, to his community, and to his family.

FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12*. More than eighty teachers and teacher educators, representing nine different subject areas, attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education; Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements; Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics; Mr. Dennis Lupher, Consumer Economic Education Supervisor, Vocational Education Division, and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions:

Mr. Sam Blaskey, Office of Consumer Affairs,
Executive Office of the President, Washington, D. C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education and Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Grolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

Ohio's
Advisory Committee on
Consumer Economic Education

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advise and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

STATE ADVISORY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

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Paul R. Boso	Public Relations, Household Finance Corporation
Roger Downing	Executive Secretary, Ohio Consumer Loan Association
Mrs. Betty Du Boux	Vice President of District Directors, Parent Teachers Association
Mrs. Jean Duston	League of Women Voters
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Jasper M. Rowland	Akron Better Business Bureau
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State Department Staff Task Force on Consumer Education

Mr. C. William Phillips	Chairman—Coordinator, Education Professions Development Act
Mrs. Sonia Cole	Assistant Director for Home Economics, Division of Vocational Education
Mr. Robert B. Gates	Supervisor, Industrial Arts
Mr. Robert H. Koon	Supervisor, Research, Survey, Evaluation and Exemplary Programs
Mr. Byron Walker	Supervisor, Social Studies and Humanities
Mr. J. E. Brown	Consultant—Director, Division of Elementary and Secondary Education

INTRODUCTION

Consumer Education may be defined as the preparation of the individual in the skills and knowledge that are needed to achieve maximum satisfaction and use of his resources to accomplish personal and family goals which are in the best interests of his society.

We believe that Consumer Education with its beneficial principles of economics can be one of the most worthwhile, interesting, and needed courses in the entire Trade and Industry curriculum. Consumer Education is one aspect that affects every individual regardless of social status, income level, age, sex, or race. It is practical since we are all consumers.

Our young people face many problems in a constantly changing society. The increasing impetus of these changes brings confusion and perplexity. Schools have the responsibility to help students gain skills and knowledge that will tend to overcome the resultant uncertainty and insecurity and thus promote purposeful, well-adjusted living.

Just as any economic system must resolve the basic problem of satisfying unlimited wants with limited resources, so the American consumer must learn to satisfy his unlimited wants with the resources available to him. He can take greatest advantage of the opportunities open to him in the economy if he is aware and knowledgeable of basic working fundamentals of that economy. All Americans should understand how their lives are affected by competition, marketing, cost, profits, taxes, credit, and other factors that govern our economic system.

The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace, understand his rights and responsibilities as a consumer, and fulfill his role in directing a free enterprise system.

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DEVELOPMENT OF THE TRADE AND INDUSTRIAL EDUCATION SUPPLEMENT TO CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

This Consumer Education Supplement for Trade and Industrial Education has been developed through the cooperative efforts of many educators interested and dedicated in the improvement of instruction in consumer education.

The project was initiated in January, 1971 with an in-service meeting to get acquainted with other educators and to receive motivation, materials, and direction. The subsequent summer workshop was designed as working days for all participants to develop supplemental learning experiences for their particular service supplemental guide.

Grateful acknowledgement is made to our advisors, Dr. Julia Dalrymple, Professor of Home Economics Education, O.S.U.; Mr. Russell Riley, Teacher Educator, Ohio State University; Mr. Dennis Lupher, Consumer Education Supervisor, Ohio State Department of Education; and Dr. Robert I. Goble, Director of Teacher Education, Miami University.

The following educators served on the Trade and Industrial Education Task Force responsible for writing this supplemental guide:

Mr. Robert Bricker, Sidney High School
Mr. Russell Garr, Greene County J.V.S.
Mr. Loren Steiner, Findlay High School
Mr. Elton Boyer, Wayne County J.V.S.
Mr. Williard Houston, Wadsworth High School
Mr. Ludwig F. Hesse, Eastland J.V.S., Project Leader

The successful completion of this Consumer Education Supplement, Curriculum Guide for Trade and Industrial Education, has been made possible through the friendly cooperation of many individuals whose contributions and suggestions are acknowledged with thanks.

SUGGESTIONS FOR USE OF THE GUIDE

This supplemental guide has been developed for the purpose of assisting T & I instructors in teaching consumer education during their related period. The time alloted and methods of implementing the vast amount of learning material in consumer education are left to the discretion of the T & I supervisor and his staff.

The overall purpose or intent of consumer education is to help the consumer in improving his own position in our economic system. The dollar vote is still the determining force in production and consumption. An understanding of his position in the economic system and the ability to utilize a rational decision-making process can do much in helping the consumer obtain satisfaction in the marketplace.

This guide is designed to examine the consumer's alternatives both when he is earning money and when he is spending it. Special emphasis is placed on responsibilities, motivating forces, and the effect of consumer decisions on the total economy.

The T & I supplement has been developed around six basic concepts or units of instruction:

- Economic System
- Income Procurement
- Consumer Behavior Determinants
- Consumer Alternatives
- Roles, Rights, and Responsibilities
- Community Resources

Each concept or instructional unit is structured to the following format based upon the T&I four step lesson plan:

I. General Objective
II. Pictorial Diagram
III. Quasi Lesson Plan
  A. Objective
  B. Preparation
  C. Presentation and Application
    1. Teaching topics
    2. Suggested student activities and evaluation
    3. Suggested resources

Only a few selected resources or references are given throughout the units. An extensive bibliography is presented at the end of the guide.

Suggested student activities and evaluation in the main part of the guide have been developed primarily for T & I students. The evaluation of the extent to which the student can perform in terms of the objective as a result of the suggested activities is left to the discretion of the T & I instructor and his supervisor.

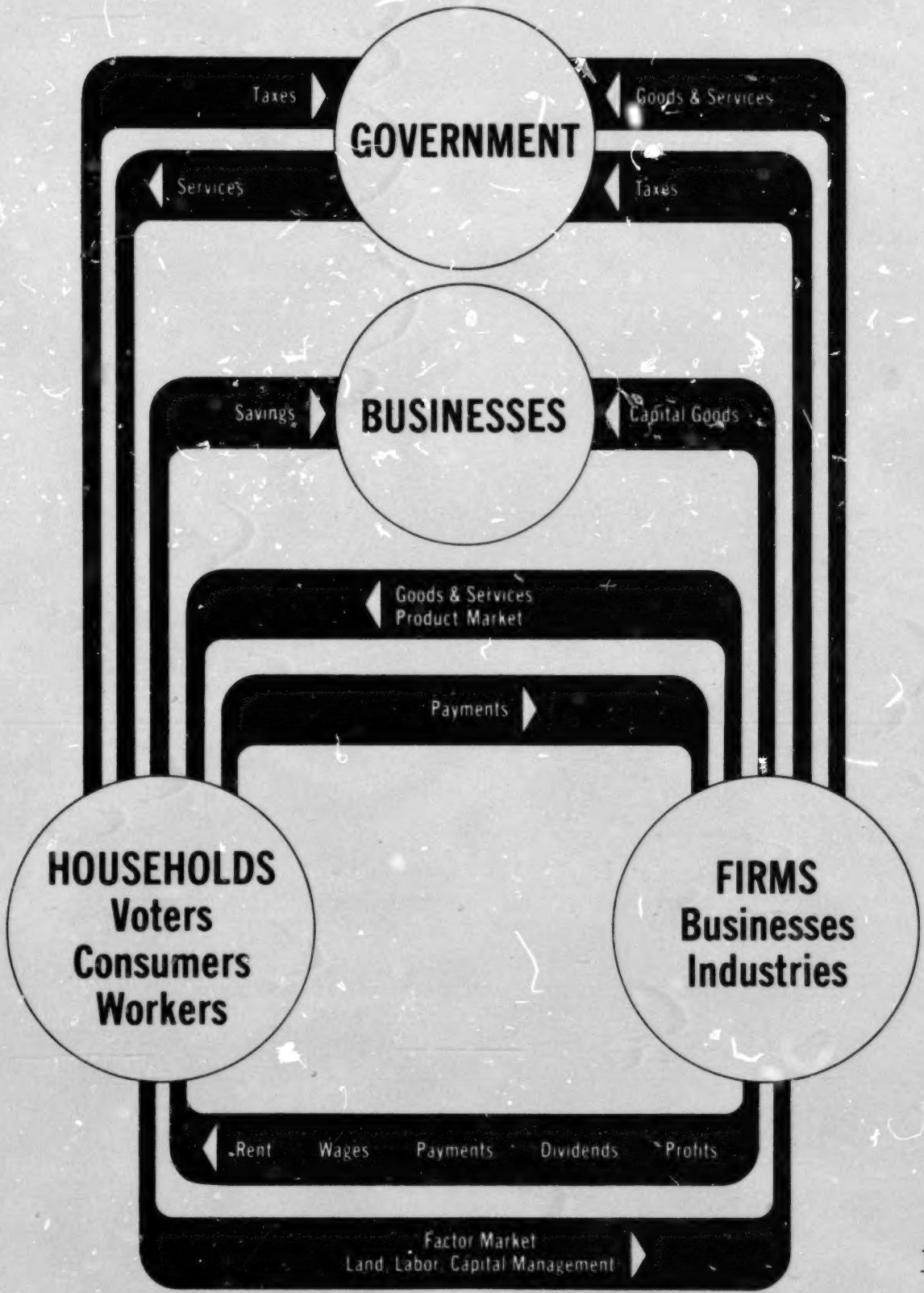
Instructors in their particular trade or skill have the option of developing their own student activities that are, perhaps, more meaningful than those suggested in the guide. Keep in mind that this supplement is meant as a *guide* from which to draw ideas, not a course outline to which all should adhere. A most effective way of teaching consumer education is to stress one's own personal experiences and utilize both community resources and the expertise of teachers from other disciplines. Team teaching as an alternative approach is most effective when the supervisor appoints a specific coordinator and provides adequate time for coordnation and planning.

Ludwig F. Hesse
Project Leader

UNIT OF INSTRUCTION: ECONOMIC SYSTEM

- The overall objective of this unit is to enable the student to identify the basic components and operation of the economic system so that he can understand his roles in the system as consumer, producer, and citizen.
- This unit of instruction is designed to establish a background for the study of consumer education. A structure is provided to serve as a basis for learning experiences relating to consumer decision making.
- The teaching topics included are:
    - Characteristics and goals
    - Circular flow of goods, services, and money
    - Role of government
    - Labor and business
    - Fluctuations in the economy
    - Markets: price and wage determination

ECONOMIC SYSTEM



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UNIT OF INSTRUCTION: ECONOMIC SYSTEM

OBJECTIVE: The student lists and defines the identifiable characteristics and goals inherent in the economic system.

PREPARATION: Freedom to enter or exit competitive enterprise, to make profits, to choose and/or change employment, and to make choices in consuming goods and services provides rights with accompanying responsibilities in a democratic society and market oriented system.

Goals for our economy established by Congress, include growth, near full employment of resources, stable prices, equitable distribution of income, freedom and justice, and provide guidelines for individual, business, and government economic decisions.

PRESENTATION:

TEACHING TOPIC:	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Characteristics and Goals Private ownership Free competitive enterprise Market system Profit motive Growth Full employment	Discuss: What services do the local, state, and federal governments directly provide in your community from which your family receives benefit? Conduct a survey of the "life expectancy" of small businesses within your teaching skill. Ask a person who has entered or left a business field to visit your class. Have them discuss topics such as: difficulties in forming a new business, legal aspects, and government regulations. Discuss the "law of supply and demand." Show how the supply of goods and services are affected by demand. What happens when the demand for particular goods and services decrease?	Calderwood, Fersh, ECONOMICS IN ACTION Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Murad, ECONOMICS: PRINCIPLES AND PROBLEMS

UNIT OF INSTRUCTION: ECONOMIC SYSTEM

OBJECTIVE: To enable the student to recognize the circular nature of the economy and interpret a model which represents the flow of goods, services, and money.

PREPARATION: Our economy functions in a circular flow of goods, services, and money which results from economic decisions made by individuals, businesses, and government.

In the American economy, people and economic units are dependent upon each other; therefore, expenditure by one economic unit serves as income to another.

Money is the social invention that acts as the major medium of exchange and serves through financial insututions as the catalyst of economic activity.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Circular flow of goods, services, and money Consumers Producers Gross National Product Interdependence of economic units	Use the circular flow diagram to show how the flow of economic activity operates in: • Purchasing a car. • Purchasing home furnishings. Ask students to analyze the following: What would the circular flow indicate, that is what would probably happen to employment, value of goods, or taxes if the following occurred: • Consumers increased their demand for goods and services. • Private business decreased its purchase of productive resources. • Consumers decreased their demand for government service. • Consumers increased their total savings. Invite a banker or person well versed in banking practices to visit class and discuss the following: • History of banking. • Functions of banks. • Difference between banks and Saving & Loan Associations. Invite a local tradesman to explain his role in the circular nature of the economy.	Calderwood, Fersh, ECONOMICS IN ACTION Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Films: "Credit-Man's Confidence in Man" "What Makes Us Tick" "Working Dollars" Modern Talking Pictures The Ohio Consumer Loan Association, "The Miracles of Credit" Leo Burnett Co., *Cure for Consumeritis: Facts*

UNIT Or INSTRUCTION: ECONOMIC SYSTEM

OBJECTIVE: To enable the student to identify the roles of government in the economy and become knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the benefit of the whole economy.

PREPARATION: In the American economic system, government serves as a regulator and coordinator of economic activity, a determiner of fiscal and monetary policies, and an employer as well as a consumer; therefore, the individual should be an informed citizen-voter in order to communicate his views concerning his own interests and the general welfare to the proper government channels.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Role of Government Legislator Regulator Employer Consumer Determiner of fiscal and monetary policy	Conduct a study or discuss a publicly financed institution such as the local public school system. Have student interview an administrator or board member to learn about methods of financing. Then conduct a community survey to determine attitudes toward financing. Bring a daily newspaper to class for a week. Have students select all articles which pertain to a local, state, or federal government role in the economy. Then appoint student committees to investigate government roles more fully and make a class presentation on each. Have students make application for their own Social Security cards and discuss the history, function, operations, cost and benefits of this service. Have student list as many commodities as they can think of that are paid for by government, e.g., lunch programs, hospital care, etc.	Calderwood, Fersh, ECONOMICS IN ACTION Wilhelms, Heimerl, Jelley CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Film: "The Social Security Story" H.E.W. Internal Revenue Service, *Understanding Taxes*

UNIT OF INSTRUCTION: ECONOMIC SYSTEM

OBJECTIVE: To enable the student to differentiate the effects of labor organizations and businesses on the economy and identify their functions so that he can relate their operation to his future roles.

PREPARATION: Labor-management relations are a matter of public concern; therefore, citizens need to understand the rights as well as the responsibilities of labor and management in maintaining a climate of cooperation and incentive for high productivity and stability.

In spite of the publicity given to strikes, most collective bargaining agreements are the result of peaceful settlements between labor and management and include increased production as a basic factor.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Labor and Business	Make a chart listing several new items which are being tested in the market (disposable paper garments, synthetic non-growing grass, electrically heated sidewalks, electric autos, inflatable furniture). Have students analyze how business would be affected. Organize answers in two columns: • businesses that would benefit. • businesses that would suffer.	Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Ohio Bar Association, *The Law and You*
Roles Effects	Invite local labor leader to discuss the role of labor in the economy. Then invite a businessman to discuss his role. Compare and analyze their roles and effects. Discuss what happens to the economy when the demands of labor are followed by increased product cost. Use the steel industry as an example.	

UNIT OF INSTRUCTION: ECONOMIC SYSTEM

OBJECTIVE: To enable the student to identify the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

PREPARATION: The Consumer Price Index records the relative purchasing power of the dollar and often is an index of fluctuations in the economy; therefore, individuals who base some of their economic decisions on these conditions may enhance their own efficiency as well as that of the whole economy.

Government policy may attempt to dampen the fluctuation of the economy by decreasing expenditures or increasing taxes in time of inflation and increasing expenditures and lowering taxes in time of deflation.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Fluctuations in the economy Prosperity Employment Productivity Inflation Deflation Recession	Select or originate case studies that show the effect of inflation and deflation on: • a retired person on a pension. • workers on fixed income. • the businessman who buys a large quantity of stock. • the wage earner on weekly pay. • the home owner with a long term mortgage. • a high school student. • unskilled workers who do not belong to a strong union. • a skilled tradesman who belongs to a strong union. Have students compare prices of common items they buy with the same item's cost from one to five years ago. Note degree to which economic fluctuations may have changed prices. Compare wages in your trade area with those of one to five years ago.	Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS

UNIT OF INSTRUCTION: ECONOMIC SYSTEM

OBJECTIVE: **To enable the student to identify the factors which contribute to the price of a product or service as a basis for understanding cost and wage determination.**

PREPARATION: **Since price is one factor to be considered in any purchase, the individual should know the relationships between the factors which make up the costs of goods and services produced in order that he may make wise consumer choices.**

The prices of products and services determine how much the consumer can buy with a given income; therefore, the consumer should know approximate prices of desired goods and services in advance of actual purchase in order to make possible better money management and more efficient spending.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Markets: Price and Wage Determination Factor market Product market	Assign students projects of studying a locally produced product in depth. Trace it from raw material to finished product noting factors which contribute to cost. Use Bureau of Labor Statistics to get national wage averages and employment trends in various industries or vocations. Use Ohio Employment Service data to get area, county, city, and industry wage and employment trends. Brainstorm all possible considerations by which wages are determined for your particular trade area.	National Consumer Finance Association, *Teacher Kit: A One Week Teaching Unit on Consumer Education* Consumers Union, *Consumers Reports* Superintendent of Documents, *The Consumer Price Index: Technical Notes* Department of Agriculture, *The Effect of Trading Stamps on Retail Food Prices*

ADDITIONAL RESOURCES PERTAINING TO THE ECONOMIC SYSTEM

American Federation of Labor and Congress of Industrial Organizations. *The Freedoms We Defend*. 814 16th Street, N.W., Washington, D.C. 20006.

Better Homes and Gardens. *Understanding and Using Economics*. Meredith Corp., 1716 Locust St., Des Moines, Iowa. 50303. $.50.

Chamber of Commerce of The United States. *The Ethics of Capitalism*. Washington, D.C. 20006.

Council For Advancement of Secondary Education. *American Capitalism and Introduction for Young Citizens*. 1201 16th St., N.W., Washington, D.C. 20006.

Education Department, National Association of Manufacturers. *You and American Competitive Private Enterprise*. 277 Park Ave., New York, N.Y. 10017.

National Association of Manufacturers. *The Free Enterprise System*. 277 Park Ave., New York, N.Y. 10017.

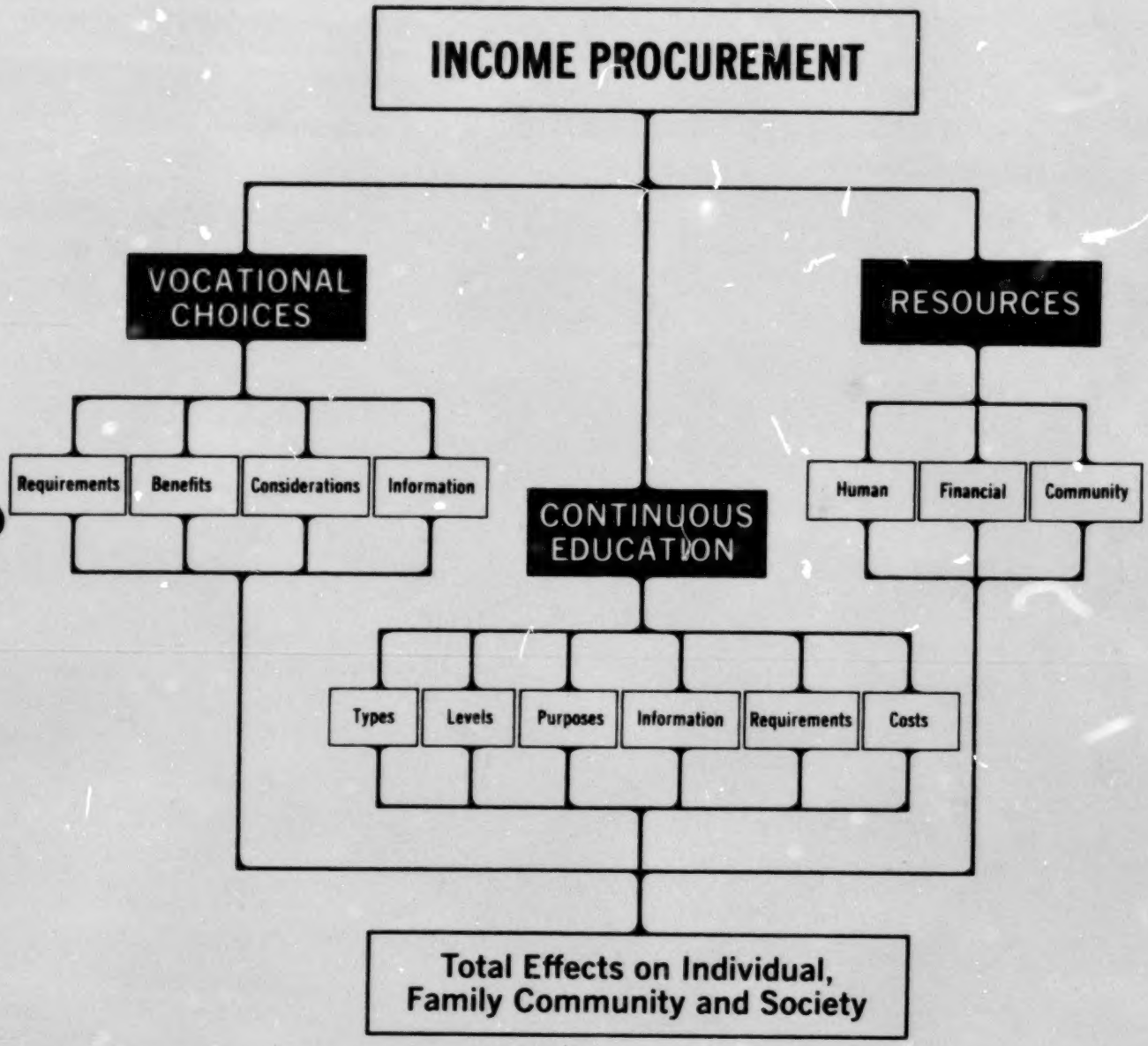
Superintendent of Documents. *Economic Report on the Use and Economic Significance of Trading Stamps*. U.S. Government Printing Office, Washington, D.C. 20402.

UNIT OF INSTRUCTION: INCOME PROCUREMENT

- The overall objective of this unit is to enable the student to develop an understanding of income procurement with analysis of how security and wages relate to education and training. The student will broaden his economic concepts to the point that each recognizes his vocational potential and his importance in our economic society.

- Basic to spending is its source. The level of spending is directly proportional to the amount of income. In the world of work, the choice of a vocational field, training for work, and the role of the worker-producer in our economy are important aspects of a consumer education course. While the number of workers in a certain job or skill is determined by the economy, the basic choice is made by an individual. This individual must make adjustments when the occasion arises.

- The teaching topics included are:
  - Human resources
  - Financial resources
  - Community resources
  - Requirements of a vocation
  - Benefits of a vocation
  - Types of educational agencies
  - Training provided by educational agencies
  - Effects and results of decisions


INCOME PROCUREMENT
VOCATIONAL CHOICES
RESOURCES
Requirements
Benefits
Considerations
Information
CONTINUOUS EDUCATION
Human
Financial
Community
Types
Levels
Purposes
Information
Requirements
Costs
Total Effects on Individual, Family Community and Society

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: To enable the student to identify and utilize available human resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfaction.

PREPARATION: Resources are available to people in varying degrees. The use of these resources determines how completely one reaches his goals and achieves personal satisfaction.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Human Resources Time Energy Talent and ability Skills Knowledge Health Interests Attitudes	Divide the class into groups to study: human resources at different age levels or stages of maturity; chart common unique human resources within your class; plan ways of developing and/or improving your own human resources; read an autobiography and list the individual human resources. Discuss desirable personal qualities. Ask students to make a list of the skills they possess. List skills they hope to develop before marriage. Have students select a hobby that they have and develop ideas of how they might use these hobbies to earn money now and in the future. Have students keep a record of time spent in leisure for one day. How could this time be improved to make their leisure more constructive? Invite the school nurse to give a short talk on the importance of good health and describe community health services. Have students list attitudes and then have them check those they now possess. Select an attitude they might improve.	Smith, YOUR PERSONAL ECONOMICS BOOK OF KNOWLEDGE, Franklin Watts, Inc.

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: **To enable the student to identify and utilize available financial resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfaction.**

PREPARATION: **Various forms of monetary income may be used to increase one's net worth in relation to his initiative, ability, and desire.**

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Financial Resources Wages Rent Contracts Interest Profit Investment Savings Other	Ask the students to list types of work they personally know some relative or neighbor pursues for income. Have a pupil list the occupations on a chalkboard. From the list, categorize into areas of semi-skilled, skilled, and technical or professional occupations. When feasible, determine wage or salary range for each group. Using a hypothetical case, typical to your community, study the difference between gross salary and take-home pay. What makes up the difference between these two amounts? How is this money used? Have the class write an eassy on the possible ways to get or earn money. Think in terms of ways that are suitable and unsuitable. What effect does it have on a person and his community to get money wrongfully? Discuss how earning money rightfully bolsters confidence and self-reliance. Report on the amount one can expect from various investments and savings. Discuss the amount of material resource accumulation as it relates to the amount of individual human resource.	Clendenin, INTRODUCTION TO INVESTMENTS Rudd, A FORMULA FOR FINANCIAL INDEPENDENCE

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: To enable the student to identify and utilize available community resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfaction.

PREPARATION: Community resources are capable of providing various goods and services which may assist in attaining and enriching individual objectives.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Community Resources Service Educational Philanthropic Assistance	List the services available in your community. Compare the cost of these services with the time it would take you to do them yourself. Discuss the importance of responsible citizens in a community. Invite the people in your trade to participate on an advisory committee. Have contests and assignments according to the VICA leadership handbook. Have the advisory committee make awards to those students who show exceptional achievement in their trade area.	BOOK OF KNOWLEDGE, Franklin Watts, Inc. WORLD BOOK ENCYCLOPEDIA, Field Enterprises

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: The student investigates job opportunities in his chosen trade area which he considers appropriate to his abilities and interests.

PREPARATION: In making a decision to select a particular vocation, one should consider the costs involved in terms of education and training required.

Time commitment demands, personal dedication, and financial demands differ with the occupation and will be viewed as a determining factor in occupational selection.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Requirements of a Vocation Educational Training • Length • Availability • Financial cost • Opportunity Personal • Skills and/or intellectual aptitude • Honesty • Initiative • Loyalty • Industry • State of health • Acceptable appearance • Ability to get along with people • Age Time Demands • On the job • Off the job Financial • Educational costs • Material costs • Salary, wages • Benefits • Miscellaneous	Plan class discussions to stimulate student's interest in the value of planning and preparing for a career in a vocation such as drafting, machine shop, carpentry, auto body, etc. Survey the community in which you live and list the opportunities available in your chosen trade. Arrange field trips to trade related businesses to observe work being done in your chosen trade. Have students list personal and skill requirements needed. Identify and define personal traits and characteristics pertinent to your trade or skill. Have each student rate himself and list those in which he feels he needs improvement.	Craig, THRESHOLDS TO ADULT LIVING Hopke, THE ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: **The student investigates job opportunities in his chosen trade area which he considers appropriate to his abilities and interests.**

PREPARATION: **The kind of occupation one chooses and the degree of success will affect his economic values and income.**

Psychic income has non-material return such as pleasures and satisfactions which are to be considered in the total concept of job selection.

There are numerous aspects one considers in choosing a vocation if his selection is to be compatible with his competencies and his economic and personal goals.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Benefits of a Vocation Monetary rewards Occupational outlook Personal satisfaction • Social standing • Non-material returns • Effect on happiness • Contribution to society • Security • Fringe benefits	Have a panel made up of persons from industry, knowledgeable in their chosen trade area, discuss the student's opportunities in the world of work. Have slides prepared of students participating in the laboratory or on the job. Have a discussion on the skills, aptitude, and loyalty that each student must have to be successful at their job. Students conduct a mock interview. Each student is given the opportunity to play the role of the personnel manager and interview prospective employees. Discuss the pros and cons of trade union membership. Have students list fringe benefits, then discuss each in terms of their dollar value.	Craig, THRESHOLDS TO ADULT LIVING Hopke, THE ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE Marshal, Austin, HOW TO GET A BETTER JOB
Other Considerations Mobility Future Adaptability to similar vocations Physical or mental work Age Sex Necessity for retraining Working conditions		
Sources of Information Local • School • Library • Specialists State Gov't. agencies Federal Gov't. agencies		

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: **The student examines private and public agencies on the local, state, and national levels which will enable him to secure continuous education and training.**

PREPARATION: **Different types and levels of education are available to the individual at various stages of life to assist him in achieving personal and economic satisfactions.**

Training provided by one or more educational agencies may assist in raising an individual's economic level or increase his feeling of self-fulfillment.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Types of Educational Agencies In-School • Public • Private • Parochial Out-of-School • Youth organizations • Adult classes	Secure information from trade related schools. Explain their program of study and the problems they have been forced to solve to meet the laws and demands of individuals on the job. Invite an administrator to explain adult classes in your school, including cost, registration, and curriculum. Assign to study, in small groups, what it costs the taxpayer for each student in school; what does it cost the student, how much is spent on books, supplies, building, upkeep, salaries, and insurance?	Liston, ON THE JOB TRAINING Division of Guidance and Testing, *Ohio Apprenticeship Notebook* *Ohio Public Technical Education Notebook*
Training Provided by Educational Agencies Preparation for further education Preparation for employment • Professional • Vocational-technical • Apprenticeship Upgrading or refresher courses	Ask each student to contact and interview several vocational trained individuals, asking them to relate how their training has affected the individuals' success in job procurement, social life, and contribution to community and family happiness. Have speakers from each trade area talk on "How to advance in the world of work."	
Sources of Information Field trips Printed materials Guidance counselors Resource people		

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: **The student examines private and public agencies on the local, state, and national levels which will enable him to secure continuous education and training.**

PREPARATION: **Information about educational opportunities is readily available; its use may help one choose an appropriate educational agency.**

The governing body of the educational agency sets requirements which the individual meets if he is accepted into a program.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Admission requirements Public education • Age • Residency • Prerequisites Private or Parochial Education • Application • Acceptance • Payment of fees Adult classes • Tuition • Registration • Sufficient number with similar interest • Sponsorship by educational or community agency	Make a study of the types of upgrading and refresher courses available in your community and other communities for out-of-school personnel. Investigate sources of assistance which are available to students from companies, clubs, lodges, government veteran benefits, and others. Inquire and make visitations to technical institutions located in your area. Make a list of the courses available to your students in their chosen field.	Splaver, YOUR CAREER IF YOU'RE NOT GOING TO COLLEGE Hopke, THE ENCYCLOPEDIA OF CAREERS AND VOCATIONAL GUIDANCE

UNIT OF INSTRUCTION: INCOME PROCUREMENT

OBJECTIVE: **To enable the student to recognize the total effect that his income procurement will have on the individual, the family, the community, and the society.**

PREPARATION: **The manner in which income is procured, as well as the amount of income, affects directly the volume and quality of goods and services produced and consumed in an economy.**

The individual should, after an evaluation, be able to accept or, if necessary, pursue a more satisfactory alternative of income procurement in order to meet his personal economic goals.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Effects and Results of Decisions Individual • Accomplishments of goals • Satisfaction Family • Income level • Standard of living • Accomplishments of goals Community • Production • Labor force • Growth • Betterment Society • Types of goods and services produced • Amount of goods and services produced • Balance in the economy Evaluating the effects and results of decisions • Acceptance of decisions • Recognizing the difficulties of changing decisions	Analyze a case study of a person and bring out in class discussion how this person's vocational choice may have affected him, his family, his community, and society. Resource speakers: • Drop-out who has returned to school; explain why and how he made this choice. • Person who has changed his vocation later in life; explain his decision. • Successful tradesman explain how and why he chose his life work. Compare two communities, one affluent and one noticeably less affluent, discussing the availability of community resources, educational facilities, and other opportunities. Discuss how the types of occupational choices of the people in these communities may have determined these differences.	Landis, YOUR MARRIAGE AND FAMILY LIVING Raines, MANAGING LIVING TIME Friend, EARNING AND SPENDING THE FAMILY INCOME

ADDITIONAL RESOURCES PERTAINING TO INCOME PROCUREMENT

National Association of Manufacturers. *Job Facts*. 277 Park Ave., New York, N. Y. 1966.

National Association of Trade and Technical Schools. *Directory of the National Association of Trade and Technical Schools*. 1601 18th St., N.W., Washington, D. C. 1968. Free.

Chronicle Guidance Publications, Inc. *Maintenance Electricians*. Monrovia, New York. 1967. 4 pages.

Herman P. Miller. *Income Distribution in The United States: A 1960 Census Monograph*. U.S. Department of Commerce, Bureau of the Census. U.S. Government Printing Office, Washington, D. C. 20402. 1966. 306 pages.

Horizons Unlimited, American Medical Association. *Medical Careers Handbook*. Chicago, Ill. 1966. 134 Pages.

J. I. Biegeleisen, Grosset and Dunlap, Inc. *How To Go About Getting A Job With A Future*. New York, N. Y. 1967. 96 Pages.

S. Norman Feingold and Harold List. *Jobs in Unusual Occupations*. Science Research Associates, Inc. 259 E. Erie St., Chicago, Ill. 1963. 48 Pages.

Science Research Associates, Inc. *Building Construction Trades, Jobs In*. 259 E. Erie St., Chicago, Ill., 60611. 1966.

U.S. Civil Service Commission, Pamphlet No. 4. *Working For The U.S.A.* U.S. Government Printing Office, Washington, D. C. 20402. 1966. 24 Pages.

U.S. Department of Labor, Bureau of Labor Statistics. U.S. Government Printing Office, Washington, D. C. 20402:
Appliance Service Men, Employment For. 1968

Automobile Service and Sales Occupations: Automobile, Truck, and Bus Mechanics; Body Repairmen, Painters, Upholsters, Gas Station Attendants, Salesmen, Parts Counter Men, Service Advisers, Employment Outlook for. 1968

Barbers, Cosmetologists, Employment Outlook for. 1968

Commercial Artists, Industrial Designers, Interior Designers and Decorators, Employment Outlook for. 1968

Dental Hygienists, Employment Outlook for. 1968

Dental Laboratory Technicians, Employment Outlook for. 1968

Electricians (Construction), Employment Outlook for. 1968

Looking Ahead To A Career. 1968

Machining Occupations: Instrument Makers, Machinists, Machine Tool Operators, Occupational Outlook Handbook.

Machining Occupations: Instrument Makers, Machinists, Machine Tool Operators, Employment Outlook for. 1968

Occupational Outlook Handbook. 1968

Printing Occupations, Employment Outlook for. 1968

Technician Manpower: Requirements, Resources and Training Needs. 1966

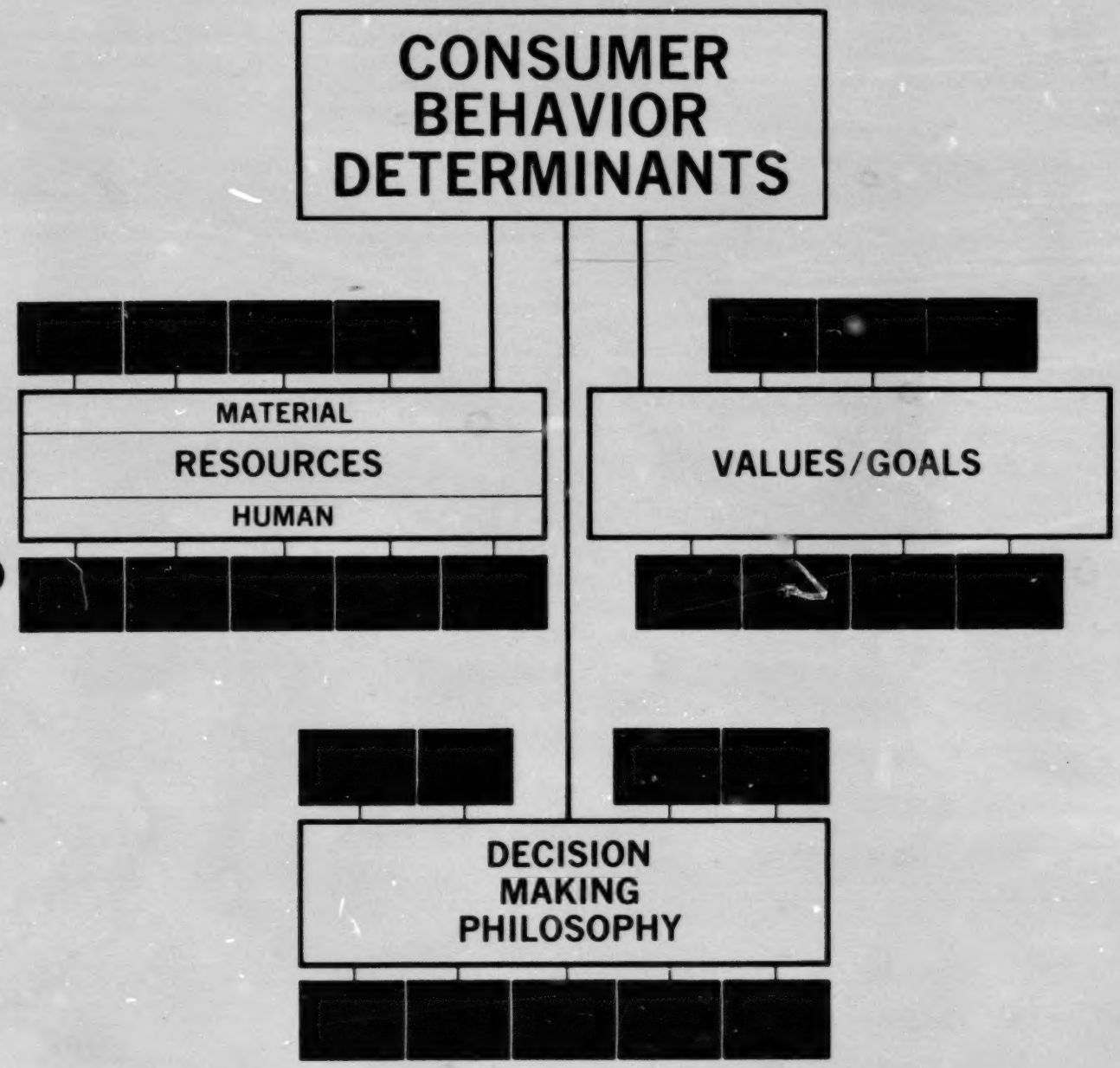
Welders, Oxygen and Arc Cutters, Employment Outlook for. 1968

UNIT OF INSTRUCTION: CONSUMER BEHAVIOR DETERMINANTS

- The overall objective of this unit is to enable the student to recognize that consumer behavior is a function of learning and communication.

- The actual decision made by the customer is of primary importance in consumer education. The philosophy of decision making is basic to the study of why and how decisions are made. Life style, socio-economic status, social status, customs, and other influences lead into the behavior process. The possibility of altering consumer behavior or affecting it depends to an extent upon the marketer's ability to structure and restructure the consumer's beliefs and attitudes.

- The teaching topics included are:
    - Decision making pholosophy
    - Influencing factors
    - Values and goals
    - Resources


CONSUMER BEHAVIOR DETERMINANTS
MATERIAL
RESOURCES
HUMAN
VALUES/GOALS
DECISION MAKING PHILOSOPHY

UNIT OF INSTRUCTION: CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **The student alters his consumer behavior through an identification of the varying influences which affect his philosophy of decision-making.**

PREPARATION: **Our philosophy of decision-making should be affected by our emotions, habits, experiences, and problems so that the goods and services we select will draw us closer to the goals we have set.**

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Decision-making Philosophy	Have the student select pictures of cartoons which represent enjoyment, independence, future purchases, long term goals, emergency fund, good credit rating, and sharing. The student should rank the illustrative material in order of importance at the beginning of the unit and again at the end of the unit to show any evidence of change. Develop a form that each student can use to formulate a budget within his expected yearly earnings, working at his chosen trade. Make a list of several items used in your trade area and have students arrive at a net price using newspaper ads. Compare the students outcome and discuss.	Wilhelm, Heimler, Jelley, CONSUMER ECONOMICS Hopkins, *Consumer Education: A Course of Study*

UNIT OF INSTRUCTION: CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **The student alters his consumer behavior through an identification of the varying influences which affect his philosophy of decision-making.**

PREPARATION: **Our philosophy of decision-making should be affected by our emotions, habits, experiences, and problems so that the goods and services we select will draw closer to the goals we have set.**

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Influencing Factors Goals Values Activities Wants Needs Experiences Problems Emotions Habits	Have the class list some items they have purchased recently. Have class members explain and analyze the factors which determined their purchases. Assign students to observe TV commercials and be prepared to discuss their influencing factors. Have the students make a list of items necessary to set up housekeeping and rank them in the order of necessity. Construct an exercise to involve the student in making decisions pertaining to a couple's money management to achieve maximum satisfaction on a minimum budget before they are married. Example: Have several groups of students compile a list of five major items needed in the first year of marriage according to necessity. Compare the outcome.	Filmstrips: *Your Money and You*, Money Management Institute, Household Finance Corp. Hopkins, *Consumer Education: A Course of Study* Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS

UNIT OF INSTRUCTION: CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **To enable the student to recognize satisfactions which come from his consumer behavior and show empathy for other people who make decisions different from his own through an understanding of varying influences.**

PREPARATION: **At various times in the life cycle, peer group or social status are such strong influences that some people buy goods or services which they do not enjoy or even want; therefore, goals may never materialize.**

The individual's and the family's quality of life, life styles, socio-economic level, and customs may determine the consumers' decisions; therefore, his behavior in the marketplace will be evidenced by the combination of goods and services chosen.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Values and Goals Life style Peer group Socio-economic level Customs Quality of life Psychological factors • Security • Sex appeal • Self-satisfaction • Status	Have the students list the car, tools, and clothes they now have as compared to what they would like to have. Invite community members from different stages in the life cycle: students, single adults, newly married couples, beginning families, growing families, and retired people to discuss "changes in values and goals and how these have affected my consumer behavior." Have the student compare his values and goals to a novel, movie, or TV program noting differences and similarities and what these mean in consumer decision-making. Have students identify different activities that young people spend their leisure time doing. Discuss how this life style would influence their values and goals.	Household Finance Corp., *Your Guide for Teaching Money Management* Markin, THE PSYCHOLOGY OF CONSUMER BEHAVIOR

UNIT OF INSTRUCTION: CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **The student demonstrates he can use his current resources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources which influence consumer behavior.**

PREPARATION: **Individual and family consumer behavior influences, and is influenced by, the use of human and material resources; therefore, the consumer should manage these resources to reach his recognized goals.**

Families and individuals place varying degrees of importance on material and human resources; therefore, the use of limited resources and the substitution of available for unavailable resources is sometimes necessary to increase the effectiveness of meeting consumer needs and wants.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Resources Material • Service • Income • Goods Marketing media • Advertising • Personal selling Human • Skill • Knowledge • Talents • Time • Energy	Assign the students to create their own advertisements for a new product in their field. Set up an ad for local newspaper use. The ad must pertain to goods or services related to the student's chosen field. Both narrative and pictorial matter should be contained in the advertisement. The advertisement should be mounted for display purposes. Compare the probable effectiveness of each ad. Invite a public relations person from the Better Business Bureau to explain the services available. Assign groups to study and report on the following: buying incentives and how they work, their advantages and disadvantages. Include surplus commodities, food stamps, trading stamps, bait advertising such as 80% off, prizes, etc. Invite a resource person to demonstrate the ideas behind persuasive selling. Have the students work together on a list of ideas entitled "Getting Your Money's Worth." List goods and services available to your family without spending money.	The Office of the Superintendent of Public Instruction, State of Illinois, *Guidelines for Consumer Education* Britt, CONSUMER BEHAVIOR Better Business Bureau, *What are They Teaching Tomorrow's Consumers?* Council for Family Finance Education, *Teaching Consumer Education and Financial Planning*

ADDITIONAL RESOURCES PERTAINING TO CONSUMER BEHAVIOR DETERMINANTS

American Federation of Labor and Congress of Industrial Organization. *Consumer Education for Family Life*. 815 Sixteenth Street, N.W., Washington, D.C. 20406

American Home Economics Association. *Alice Consumer in Wonderland*. 600 Twentieth Street, N.W., Washington, D.C.

Department of Home Economics, National Education Association. *Consumer Education for Family Life*. 1201 Sixteenth Street, Washington, D.C. 20036. 1970

Institute of Life Insurance. *Moderns Make Money Behave*. 277 Park Avenue, New York, N.Y. 10017

National Education Association. *Effective Shopping*. 1201 Sixteenth Street, Washington, D.C. 20036

University of New York. *Consumer Education*. The State Department of Education, Bureau of Secondary Education Curriculum Development, Albany, N.Y. 12224.

Ohio Consumer Loan Association. *Money and Your Marriage*. 79 E. State St., Columbus, Ohio 43215

American Banking Association. *Money Management*. Banking Education Committee, 2 East 36th Street, New York, N.Y. 10007

United States Office of Education. *That for Which We Save and Spend*. U.S. Government Printing Office, Washington, D.C.

Superintendent of Documents. *Helping Families with Their Money*. U.S. Government Printing Office, Washington, D.C. 20402. Home Economics Report No. 2

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

- The overall objective of this unit is to enable the student to make effective choices to meet his needs and wants.

- During the lifetime of an individual, literally thousands of economic decisions are made. In our economic system, consumer decisions constitute an economic vote that tells producers what to produce and in what quantities. These decisions contribute to the prices that will be charged and paid through the market mechanism. One of the major advantages of teaching the student the decision-making process is that it provides a workable procedure for making choices in the future as well as the present.

- The major teaching topics included in this unit of instruction are:

    - Decision-making process
    - Flexible uses of money
    - Factors influencing purchasing decisions
    - Alternative choices

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS

- Identify Want or Need
- Analyze Alternatives In Terms of Goals, Values, Resources
- Select One or Two Alternatives
- Guide And Control Decisions
- Accept Consequences and Responsibility of Decision
- Evaluate Decision for Future Reference

FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS

- A — Service
- D — Retirement
- V — Investments & Savings
- E — Credit
- R — Banking
- T — Transportation
- I — Housing
- S — Food
- E — Clothing
- M — Furnishings & Equipment
- E — Health
- N — Time
- T — Insurance
- S — Estates, Wills, Trusts

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.**

PREPARATION: **The skillful use of the decision-making process is influenced by motives, needs, goals, abilities, habits, situations, and attitudes.**

Rational choices among the consumer alternatives become more complex as more goods and services are available and more ways of merchandising confront the consumer.

When a consumer evaluates alternative courses of action, he may arrive at an economic decision which will lead to results more satisfying than those made without considering alternatives.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Decision-Making Process Define want or need Analyze alternatives in terms of goals Select one or two alternatives Guide and control decisions Accept consequences and responsibilities of decision Evaluate decision for future references	Divide into groups and give each group a situation in which the decision-making process can be applied, such as: • Purchasing car accessories • Purchasing clothing • Purchasing a car • Planning for education or training Analyze the process used in arriving at the decision. Students bring from home an article that they consider a poor purchase. Student then displays and tells what influenced him to make the unwise decision.	Craig, THRESHOLDS TO ADULT LIVING Troelstrup, THE CONSUMER IN AMERICAN SOCIETY

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **To enable the student to develop and recognize the value of a flexible plan for the use of his money when making economic decisions among various alternatives.**

PREPARATION: **Planned spending helps the consumer obtain maximum satisfaction from the income he has available; however, when one's income fluctuates he must be more aware of the need for long range planning in order to meet the continuing individual and family needs.**

Consumers should learn to evaluate advertising statements, labeling information, salesman's claims, and other factors involved in decision-making so that they understand how consumer choices affect goods and services available, their prices, and the economy.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Flexible Uses of Money Planning considerations: • Resources • Values and goals • Wants and needs • Unexpected circumstances	Have students work out a spending plan taking into consideration the amount of money they earn, how much savings they have and what they would like to have at some future date such as a better car, new clothes, hospitalization insurance, etc. Analyze and evaluate. Take a survey to determine why students buy a certain brand of a selected product and where.	Donaldson, Pfahl, PERSONAL FINANCE Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Packard, HIDDEN PERSUADERS
Factors Influencing Purchasing Decisions Advertising Method of paying Technique for effective buying	Brainstorm for the words, phrases, and slogans used on TV to make people want to buy the products advertised. List separately those which: • Overstate the case • Misrepresent a product • Use words that sound good but are actually meaningless Have students write a few paragraphs about their point of view concerning buying on credit. They could name things bought by their family on credit that otherwise could not have been purchased. Invite opinions about the questions: • Should you always pay as you go? • Is buying on credit really a way of saving? • Is it always cheaper to pay cash?	

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **To enable the student to develop and recognize the value of a flexible plan for the use of his money when making economic decisions among various alternatives in the areas of food, clothing, and housing.**

PREPARATION: **Consumers should learn to exercise basic principles of opportunity costs and make intelligent choices among goods and services in order to secure maximum utility, health, and satisfaction.**

An understanding of housing alternatives, buying or renting, in relation to saving, borrowing, inflation, and insurance provide insights which aid the consumer in his selection of a home.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Alternative Choices Food • Factors affecting food choices • Marketing techniques • Consumer information and protection Clothing • Clothing selection and purchasing • Care, maintenance, and grooming aids • Consumer information and protection Housing • Types of housing • Factors influencing choice • Renting vs. owning • Financing, taxes, and insurance • Maintenance • Moving	Discuss importance of family background, composition of family, and regional influences on food selection and preparation. Discuss the glaring omissions in the diet of youth (low in iron, calcium, and vitamin C). Divide the class into groups and give each a description of a family with different life styles and income levels. Have students develop a flexible plan for use of money for a definite period of time for each family. Contrast various income levels in terms of what is considered necessary for their pattern of life. Read the house "want ads" section of the newspaper. Which houses would you want to inquire about? Why? With the students, formulate a list of criteria to use in determining which house to buy or rent. Invite a banker to class to discuss housing as an investment. Calculate costs of ownership of a house for a year including taxes, upkeep, and insurance. Get information on costs of U-Haul and moving companies. Discuss advantages and disadvantages of each.	Household Finance Corp., *Money Management Library* Garrett, Metzer, YOU ARE A CONSUMER OF CLOTHING Price, Musselman, Hall, GENERAL BUSINESS FOR EVERYDAY LIVING

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **To enable the student to develop and recognize the value of a flexible plan for the use of his money when making economic decisions among various alternatives in the area of household furnishings, transportation, and savings.**

PREPARATION: **Consumers should learn to exercise basic principles of opportunity costs and make intelligent choices among goods and services.**

Investing one's savings requires a thorough knowledge and analysis of various institutions and corporations to get the greatest amount of return and security.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Alternative Choices Household Furnishings and equipment • Financing • Maintenance and service costs Transportation • Alternatives • Auto ownership Financing Insurance Depreciation Service Repair Savings and Investments • Purpose • Criteria for evaluating • Outlets	Newlyweds are planning to furnish their first apartment which already has the major appliances. They have $750 to spend. Using catalogs, have students pick what they would buy and state the reasons for their selections. Have a panel of students who have purchased cars discuss financing, upkeep, service, and insurance. Give each student a fixed amount of fictitious money and let each one invest their sum. At the end of a certain time have them compare their earnings. List various ways of savings. Set up hypothetical cases and discuss the advantages and disadvantages of different savings plans.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Hawver, *Money and Your Marriage* Jackson, HOW TO BUY A USED CAR

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **To enable the student to develop and recognize the value of a flexible plan for the use of his money when making decisions among various alternatives in the area of banking and credit.**

PREPARATION: **Banks offer a wide variety of services to the public; an understanding of the services available should result in greater consumer satisfaction when engaging in financial transactions.**

Credit is used for emergencies, purchase of goods, and services which would be delayed if cash were needed. It is an extension of, not a supplement to, income.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Alternative Choices Banking • Functions of banking • Forms of money • Checking accounts • Other banking services Credit • Sources and kinds • Use and abuse • Cost • Establishing • Contracts • Borrowing money	Have a bank representative discuss functions and services of banks. Debate the issue that soon there will be no need to carry cash. Compare borrowing money from a bank, finance company, credit union, or personal loan. Have panel discussion on advantages and disadvantages of buying on credit. Invite a lawyer, judge, or banker to discuss the consequences of failure to meet financial obligations. Discuss how credit capacity and uses for credit changes with the family life cycle. Discuss same for installment buying. Define and discuss principles of borrowing. In housing, discuss loans and interest vs. amount of down payment and length of loan. Mobile home buying could also be used as an example. Compare how money can be invested.	National Consumer Finance Association, *Basic Principles in Family Money and Credit Management* *Consumer Credit and You*

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **To enable the student to develop and recognize the value of a flexible plan for the use of his money when making economic decisions among various alternatives in the area of service, health care, and insurance.**

PREPARATION: **Decision-making in buying service is the same as buying goods—a thorough knowledge of the decision-making process and philosophy must be understood and practiced.**

Meeting health needs and the amount of expenditures will be determined by consumer choices, attitudes and resources, and the risk may be shared by various kinds of health insurances which should be selected to best meet the family needs.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Alternative Choices Service • Service contracts • Criteria for selection Health Care • Factors affecting choice • Medical costs • Insurance Insurance • Protection vs. investment • Types available	Make a buying analysis of a particular service. Have students: • Compare prices and quality of different services. • Compare cost of contracting for the service on credit, installment, paying cash, or borrowing from a financial institution. Invite a guest speaker who has recently experienced paying hospital and medical bills. Discuss the high costs and the protection one needs. Investigate health care systems which other countries have. Compare quality and cost to ours. Determine health services available in the community (example: free X-rays, immunization, etc.). Discuss and stress the need to review home insurance periodically to be sure of sufficient coverage. Invite insurance agents (life, car, home, health and accident) to discuss the need for insurance, factors that influence consumer decisions, and general information concerning their particular area of insurance.	Porter, HOW TO GET MORE FOR YOUR MONEY Toyer, GET YOUR MONEY'S WORTH Money Management Institute, *Your Health and Recreation Dollar* Institute of Life Insurance, *A Date with the Future*

UNIT OF INSTRUCTION: CONSUMER ALTERNATIVES

OBJECTIVE: **To enable the student to develop and recognize the value of a flexible plan for the use of his money when making economic decisions among various alternatives in the area of retirement, wills, and leisure time.**

PREPARATION: **Although retirement at this time may seem premature, an understanding of retirement systems is desirable in long term planning.**

Wills, trusts, gifts, and other estate plans are ways in which elderly persons may be assisted to implement the needs and wishes in later years in order that additional costs and delays might be avoided.

Leisure time is becoming increasingly important; therefore, it is necessary to have a thorough knowledge of the alternatives available to occupy your time away from the job.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Alternative Choices Retirement • Financial plan • Sources of income Estates, Wills, and Trusts • Legal assistance • Costs • Taxes • Laws governing private financial distribution Leisure Time • Factors affecting increased free time • Development of, and investing in, hobbies, talents, skills, and education • Vacation and travel costs • Recreation and equipment costs	Have a panel composed of a teacher, a person on Social Security, and an independent businessman discuss their plans for retirement. Have a lawyer discuss with your class the advantages of estate planning, wills, and trusts. Have the students record all their expenditures in recreation for a given period of time (sight-seeing, movies, etc.). Discuss results. Divide the class into groups, ask them to arrive at the most economical way to travel from New York to Cleveland using auto, bus, or plane; considering all costs such as food, motel, time involvement, tickets, etc. Have students list their hobbies and indicate the cost of being involved with each hobby. Have resource personnel discuss various agencies available to help in planning leisure time activities (YMCA, Travel Bureau, etc.).	Raines, MANAGING LIVING TIME Troelstrup, THE CONSUMER IN AMERICAN SOCIETY

ADDITIONAL RESOURCES PERTAINING TO CONSUMER ALTERNATIVES

American Banker's Association, Banking Education Committee. *American Banking Association School Kit.* Personal Money Management. 2 East 36th Street, New York, N. Y. 10007.

Better Business Bureau. *Automobiles on the Installment Plan.* Chrysler Building. New York, N. Y. 10017

Better Business Bureau. *Facts You Should Know About Budgeting.* 726 Chrysler Building. New York, N. Y. 10017

Better Business Bureau. *Facts You Should Know About Savings.* 726 Chrysler Building. New York, N. Y. 10017

Credit Union National Association. *A Teacher's Guide To Credit Unions.* 1617 Sherman Ave. P.O., Box 431, Madison, Wisconsin.

C.U.N.A. *How Much Should You Save.* 1617 Sherman Avenue, Box 431, Madison, Wisconsin.

C.U.N.A. *Money Management For Young Couples.* 1617 Sherman Avenue. P.O., Box 431, Madison, Wisconsin.

Federal Bureau of Internal Revenue, Department of Treasury. *Federal Income Tax Kit.* Washington, D. C.

Federal Reserve Bank of New York. *The Story of Checks.* Liberty Street, New York, New York 10045

General Mills. *The Art of Decision Making.* Minneapolis, Minnesota.

"Hard Facts About Easy Credit." *Changing Times.* November, 1970

Household Finance Corporation. *Your Food Dollar.* Money Management Institute, Prudential Plaza, Chicago, Illinois 60601

Household Finance Corporation. *Your Health and Recreation Dollar.* Money Management Institute, Prudential Plaza, Chicago, Illinois 60601

Household Finance Corporation. *Your Home Furnishings Dollar.* Money Management Institute, Prudential Plaza, Chicago, Illinois 60601

"How to Spend Dollars with Sense." *Readers Digest,* May, 1968, p. 134.

Institute of Life Insurance. *Handbook of Life Insurance.* 277 Park Avenue, New York, New York 10017

Institute of Life Insurance. *Money Management and Life Insurance.* 277 Park Avenue, New York, New York 10017

Internal Revenue Service. *Understanding Taxes.* U.S. Treasury Department, Publication 21, Washington, D. C. 20224

Jessie V. Coles. *Consumers Look at Labels.* Council on Consumer Information Bulletin No. 15, 15 Gwynn Hall, University of Missouri, Columbia, Missouri 65201

"Learning How To Buy." *Business Week,* March 30, 1968, p.170.

ADDITIONAL RESOURCES PERTAINING TO CONSUMER ALTERNATIVES

Merrill, Lynch, Pierce, Fenner and Smith. *How to Invest*. 70 Pine Street, New York, New York 10017

National Committee for Education in Family Finance. *Budget or Bust*. 488 Madison Avenue, New York, New York 10022

National Education Association. *Buying Insurance*. 1201 Sixteenth Street, Washington, D. C.

National Education Association. *Investigating Your Health*. 1201 Sixteenth Street, Washington, D. C.

National Thrift Committee. *Budgets Are What You Make Them*. 404 Spalding Avenue, New York, New York 10022

Ohio Consumer Loan Association. *The Miracle of Credit*. 79 East State Street, Columbus, Ohio 43215

Public Affairs Committee. *Credit Unions*. 30 Rockefeller Plaza, New York, New York 10020

Public Affairs Committee. *Debts—Good or Bad*. 30 Rockefeller Plaza, New York, New York 10020

Public Affairs Committee. *Fads, Myths, Quacks and Your Health*. No. 415, February, 1968. 381 Park Avenue, New York, New York 10016

Peter Lindberg. *Are You Making the Best Use of Your Credit?* Better Homes and Gardens, Meredith Corporation, 1716 Locust Street, Des Moines, Iowa 50303

Treasury Department. *Budgeting for Security*. United States Savings Bonds Division, Treasury Department, Washington, D. C. 20006

U. S. Department of Health, Education, and Welfare. *Brief Explanation of Social Security*, Washington, D. C.

U. S. Department of Health, Education, and Welfare. *Federal Old Age and Survivors Insurance*. Washington, D. C.

Merrill, Lynch, Pierce, Fenner, and Smith, 70 Pine Street, New York, N. Y. 1007
About the Stock and Bond Business.
What Everyone Should Know About Mutual Funds.

Advertising Women of New York. *Myths of the Marketplace*. Suite 570, Hotel Commodore, New York, N. Y. 10017. Free.

University of Connecticut. *Consumer Credit*. Publications Room, Box U-35, Storrs, Conn., $.20.

Better Business Bureau. *Facts You Should Know About Buying or Building a Home*. 727 Chrysler Bldg., New York, N. Y. 10017

Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Illinois 60601.
Your Savings and Investment Dollar.
Your Shopping Dollar.

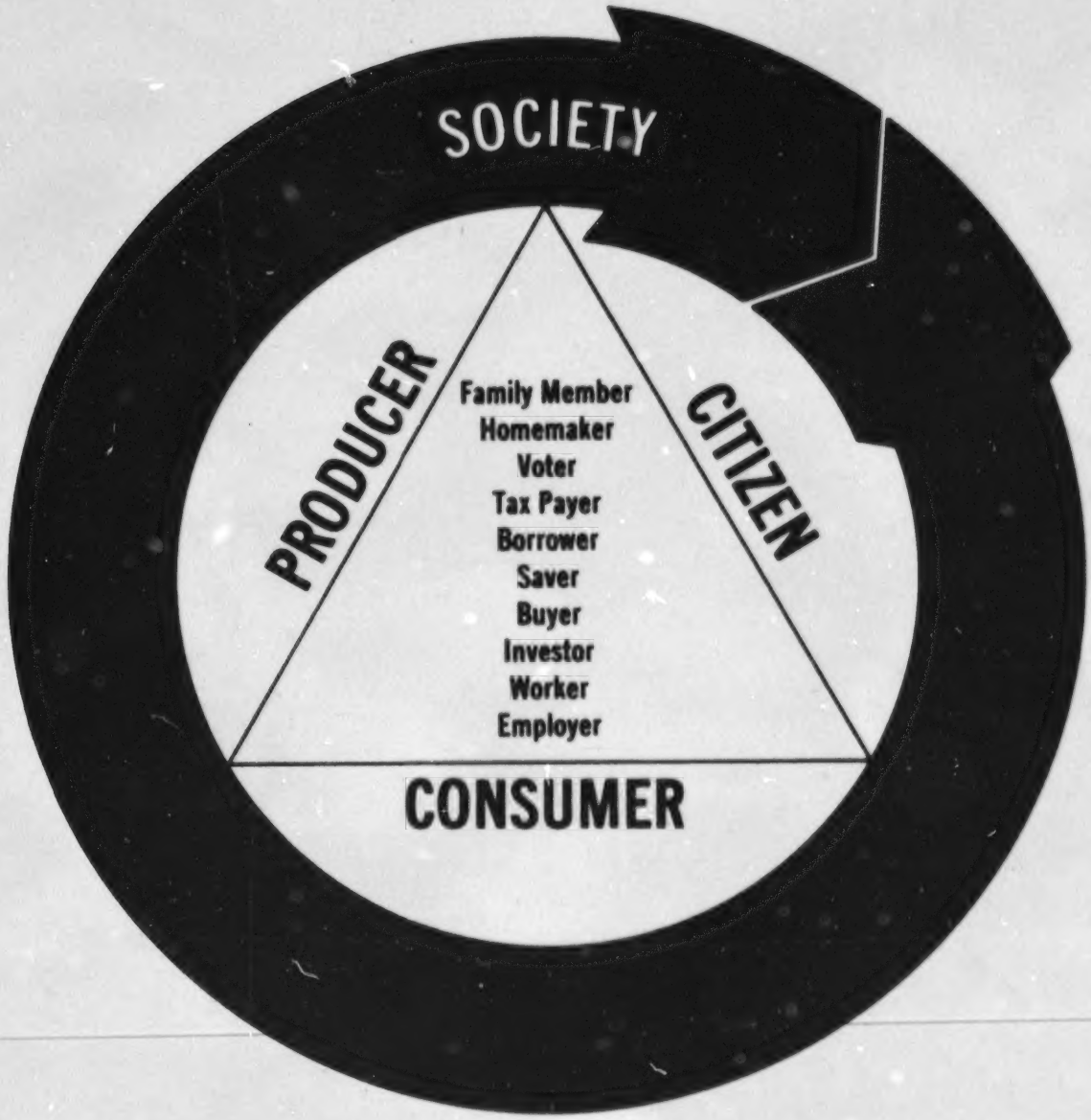
Institute of Life Insurance. *Tips For Teaching Life and Health Insurance*. 277 Park Avenue, New York, N. Y. 10017

Superintendent of Documents. *Consumer Information Price List*. U.S. Government Printing Office, Washington, D. C. 20402

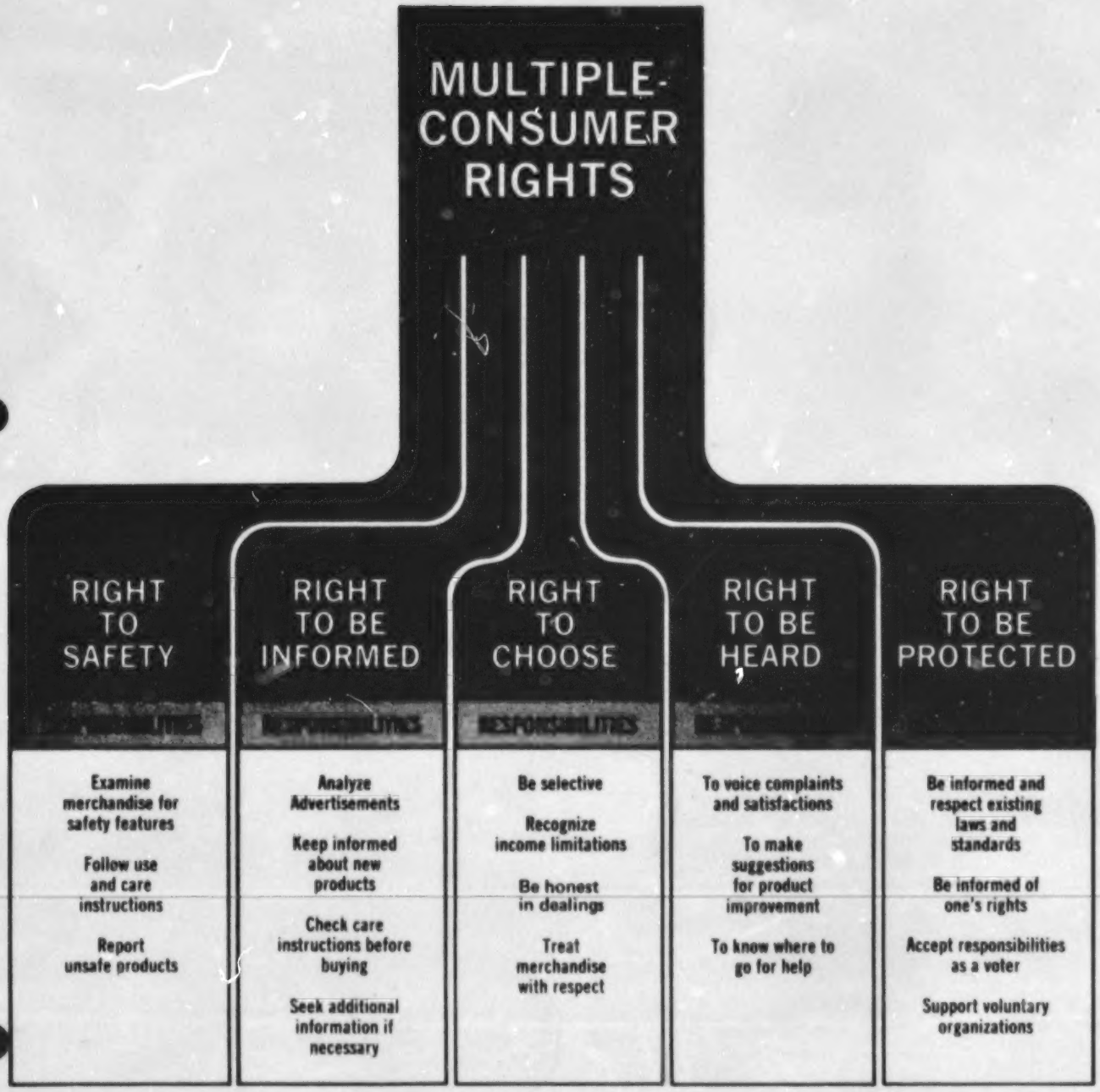
UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

- The overall objective of this unit is to enable the student to recognize and exercise the rights and responsibilities of consumers when buying and using goods and services.
- The roles of producer, consumer, and citizen fit most people in their lifetime. An adage states that for every right there is an associated responsibility in exercising this right.
- The teaching topics included in this unit of instruction are:
    - Role of consumer, producer, and citizen
    - Right to choose
    - Right to be heard
    - Right to be informed
    - Right to be protected.

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES


MULTIPLE-CONSUMER RIGHTS
RIGHT TO SAFETY
RIGHT TO BE INFORMED
RIGHT TO CHOOSE
RIGHT TO BE HEARD
RIGHT TO BE PROTECTED
RESPONSIBILITIES
RESPONSIBILITIES
Examine merchandise for safety features
Follow use and care instructions
Report unsafe products
Analyze Advertisements
Keep informed about new products
Check care instructions before buying
Seek additional information if necessary
Be selective
Recognize income limitations
Be honest in dealings
Treat merchandise with respect
To voice complaints and satisfactions
To make suggestions for product improvement
To know where to go for help
Be informed and respect existing laws and standards
Be informed of one's rights
Accept responsibilities as a voter
Support voluntary organizations

UNIT OF INSTRUCTION: ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **To enable the student to identify consumer roles to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.**

PREPARATION: **Individuals and families can promote their economic welfare by using their rights and fulfilling consumer responsibilities in the marketplace.**

Most consumers assume the various roles of buyer, saver, borrower, and investor over a period of time and therefore, they should understand the relationship and influences of one upon another.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Consumer Buyer Saver Borrower Investor	The consumer wears many hats. Select a student who has a job and have him wear a hat for a producer, a consumer, and a citizen. Have a class discussion on ways he fulfills these various roles. Topics for possible discussion: • What makes a responsible borrower or buyer? • What part does saving play in the continual growth of useful production and employment? Have each student select a person and analyze the roles he plays and list the ways he serves as a borrower, buyer, saver, and investor. List the advantages, disadvantages, returns, and costs in such investments as: stock market, mutual funds, and real estate. Discuss what influences our buying. Have a student tell of personal satisfaction gained by postponing purchases. List various ways of saving. Set up hypothetical cases and discuss the advantages and disadvantages of the different savings plans.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Changing Times Educational Service, *Teaching Consumer Education Resource Kit* Filmstrip: *The Role of Consumers*, Joint Council of Economic Education

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: **The student identifies and contributes as a producing member of the community.**

PREPARATION: **By assuming his various roles as a producer the individual can contribute to the productivity of the economy and also earn money.**

In order to be an effective producer in our society, each individual should understand his various producing roles as a worker, as an employer, or as a contributor of a non-monetary nature.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Producer Worker Employer Non-monetary contributor	List different ways student, mother, or family member can be a producer of goods in the home or, perhaps, a producer of services in the home of other people. Discuss the producing of goods for other members of the family, the cost and money saved. Have students visualize and list all of the jobs involved in the production and distribution of a particular article from its natural resources to the consumer. Use a case study and distinguish between the contributions of a producer of goods and/or a producer of services. Identify ways in which your family is an employer even though it may not own a business (example: hiring a repairman).	Wilson and Eyster, CONSUMER ECONOMIC PROBLEMS Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: **To enable the student to differentiate among the roles that individuals assume as citizens and recognize how these roles influence himself, his family, and society.**

PREPARATION: **The consumer who exercises his rights and responsibilities can fulfill his role as a consumer-citizen.**

A citizen who assumes his various roles as a family member, a voter, and a taxpayer will contribute to individual, family, and society's growth.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Citizen	Film on citizenship.	Price, Musselman, Hall, and Weeks, GENERAL BUSINESS FOR EVERYDAY LIVING
Individual	Topics for debates, essays, and group discussion: • Population • Pollution (individual and business) • Bond issue • Ecology	Films: *Are You a Good Citizen?*, Coronet
Family member		
Voter		
Taxpayer	Resource person to discuss how city government functions and the responsibilities and rights of citizens.	*A Citizen Participates*, McGraw-Hill
	Discussion topic: A consumer casts an economic vote when he makes a purchase. Have the student identify other ways a citizen can cast an economic vote.	
	Have each student prepare a chart listing the various roles of a citizen (individual, family member, homemaker, voter, taxpayer). Students then choose a current issue and explain how it affects him, his family, and society (example: school levy, air pollution, etc.).	

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: **To enable the student to make informed choices so that he can compare goods and services and select the alternatives which meet his needs.**

PREPARATION: **Individual and family choices influence and are influenced by market conditions and marketing practices; therefore, the consumer should choose the goods and services that meet his needs in order to communicate his desires to the producer.**

With the right to choose, the consumer will influence greater efficiency in the economy and eventually reduce prices by being selective, by being a comparative shopper, by recognizing income limitations, and by buying goods that have been efficiently produced.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Right to Choose Responsibility to: • Be selective • Treat merchandise with respect • Do comparative shopping • Buy goods that are efficiently produced	Make assignments for comparative shopping for items used in your trade. Analyze how the item fulfills a specific need. May use local stores, catalogues, and other sources for comparison of goods and services. Have students bring in an item that was a poor purchase and explain why it was a bad buy. Discuss how to shop for a specific item: examine the effect of a well planned shopping list to avoid impulsive buying. Give examples of how preplanning can help you become a better shopper. Discuss the consumers rights and responsitbilities when he has purchased a product that is a "lemon." Debate: "I always buy the articles that cost the most, then I know I am getting the best."	Better Business Bureau, *Consumers Buying Guide* Films: *Better Buying*, Coronet *Wise Buying*, Ideal Pictures

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: **The student communicates to proper sources with documented complaints and suggestions of consumer interest.**

PREPARATION: **The individual is obligated to take an interest in and responsibility for being an informed consumer-citizen if he desires to improve and protect personal consumer power and the economic system.**

Public interest and cooperation are necessary for the promotion and enforcement of laws which protect the consumer.

Communication and cooperation among consumer, business, and government will result in product improvement and increase business and consumer satisfaction.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Right to be Heard Responsibility to:	Have the students identify various agencies and businesses where complaints or suggestions for improvement can be made.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS
• Voice complaints and suggestions	Speaker and/or film from Better Business Bureau. Topic: How customers benefit from our services.	Levy, Feldman, Sasserath, CONSUMER IN THE MARKET PLACE
• Make suggestions for product and service improvement	Group work: Each group selects a product or service which in their opinion needs improvement; the list desired improvements.	
• Know where to go for help	Have each student write a "Dear Sir" letter to the proper source. Express either satisfaction or dissatisfaction with goods or services. The teacher should evaluate these letters before sending.	
	Compile sources for registering complaints: store manager, salesperson, Better Business Bureau, Chamber of Commerce, etc.	
	Have students report on personal experiences and tell where they secured help and from what agency in the community.	

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: To enable the student to identify qualities of goods and services that endanger life or safety and demonstrate his ability to select and use products that are based on safety features.

PREPARATION: If individuals, businesses, and manufacturers share in the responsibilities for providing safe goods and services, the health and satisfactions of the members of society will be enhanced.

If the consumer will take the responsibility for examining products for safety features, follow use and care instructions, and report unsafe products to the proper source, safety standards and increased consumer satisfaction may result.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Right to Safety Responsibility to: • Examine merchandise for safety • Follow use and care instructions • Report unsafe products • Study safety ratings of products from reliable sources	Collect and analyze newspaper and magazine articles that are related to goods and services that endanger life or safety. Resource person: Local manufacturer discusses his standards for safety and government regulations (example: Mead Paper Co., Armco Steel Co., Ford Motor Co.). Bring care and instruction booklets to class for discussion. Analyze for clarity and sufficient information. Group work: Each group select one item to assemble using an instruction guide. Evaluate the directions (example: electrical kits, model cars.). Visit an industry to determine how the product is designed and tested for safety. Divide into groups and examine specific merchandise for safety features (example: electric knife, children's toys, automobile).	Current periodicals and newspapers Film: *A Reason for Confidence*, Association Films Care and use instruction booklets for different types of equipment

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: **The student analyzes and uses information published by agencies and businesses when making consumer decisions.**

PREPARATION: **If the consumer utilizes agencies and organizations, both public and private, he can obtain information which will aid him in making informed decisions.**

If informed citizens support and cooperate with government and private agencies, the quality of goods and services should be improved.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	RESOURCES SUGGESTED
Right to be Informed Responsibility to: • Analyze advertisements • Keep informed about new products • Check care instructions before buying • Seek additional information	Bring items of merchandise for students to compare in relation to a specific need. Compare first without label or other information, then with label. Independent study project: If you were going to buy a car, a stereo, etc., what information would you need and where would you get this information? Make a list of advertising slogans and have students identify each with a product. Evaluate claims made for these products. How informative is the slogan? How appealing is the slogan? Demonstrate flammability of materials in your trade area. Emphasize the safety procedures to be followed in using such materials. Investigate labeling requirements on flammable or poisonous items. Ask a Better Business Bureau or Chamber of Commerce representative to explain how to determine door-to-door salesman qualifications and how to report suspected frauds, misrepresentations, or false advertising.	Consumer Reports, Changing Times Businesses and Agencies

UNIT OF INSTRUCTION: ROLES, RIGHTS, AND RESPONSIBILITIES

OBJECTIVE: **To enable the student to identify and use the aid and protection afforded the consumer by business, government, and independent organizations.**

PREPARATION: **The consumer can better provide for self-protection if he accepts his responsibility as a voter and understands his rights to be assured of satisfactory quality and service.**

Individuals, groups, and families as consumers are protected by federal, state, and local laws from hazardous and ineffective goods and services, fraudulent information, and unsatisfactory quality; therefore, the consumer has a responsibility to encourage legislation and support these laws.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Right to be Protected Responsibility to: • Be informed and respect existing laws and standards • Be informed of one's rights • Accept responsibility as a voter	Demonstrate: Fire safety in relationship to flammability of products and their use. Ask class to bring newspapers or magazines for examples of fraud, deceit, misrepresentation and dishonesty (example: deceptive packaging, repair swindles, mail fraud). Organize and support an issue that relates to consumer protection (example: pollution, litter, or other goods and services such as street lighting, water services, police protection). Divide into groups; identify a law that needs revision or a product that needs upgrading. Have groups write to the appropriate agency or manufacturer.	Write to: Connie O'Brien, Chief of Fire Protection Specialist, Columbus Better Business Bureau, *Consumers Buying Guide* Levy, Feldman, Sasserath, THE CONSUMER IN THE MARKETPLACE

ADDITIONAL RESOURCES PERTAINING TO RIGHTS, ROLES, AND RESPONSIBILITIES

Community Legal Assistance Office, 235 Broadway, Cambridge, Mass. 02139

Your Legal Rights and Responsibilities as a Public Utility User. Free.

Your Welfare Rights and Responsibilities. Free.

Your Rights and Responsibilities as a Tenant. Free.

Consumer Education Series. *Be Sharp! Don't Be Cheated.* XEROX, 600 Madison Ave., New York, N. Y. 10020

Magazine Publishers Association. *Freedom of Choice—An Action in the Public Interest.* 575 Lexington Ave., New York, N. Y. 10022. Free.

Oxeana Publications, Inc. *Legal Protection for the Consumer.* Dobbs Ferry, N. Y. 10522

UNIT OF INSTRUCTION: COMMUNITY RESOURCES

- The overall objective of this unit is to enable the student to analyze community resources and identify those which can supplement his income and contribute to his protection and rights.

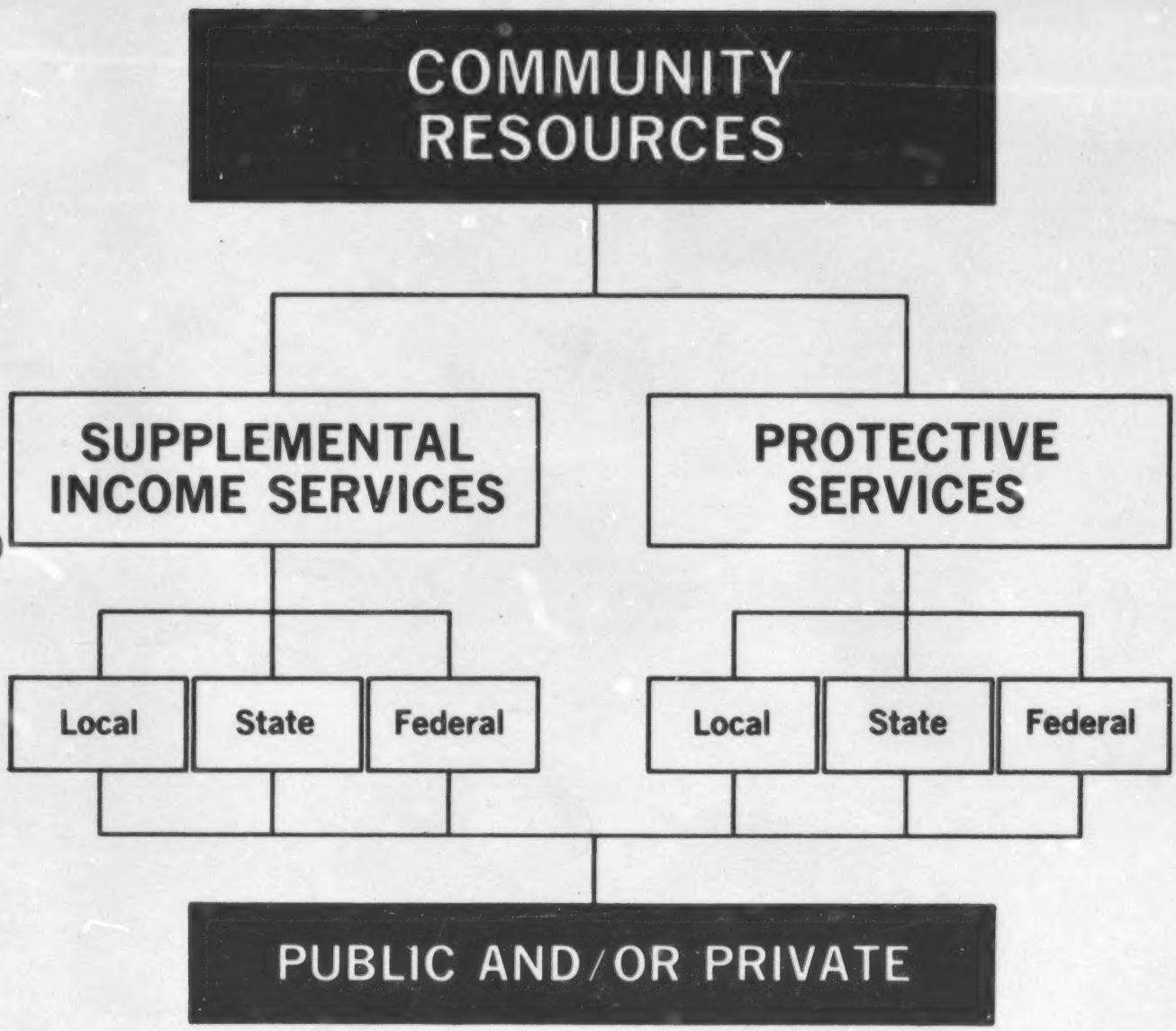
- This unit includes the various resources which can be used to supplement the income and satisfactions of the individual, and the private and public agencies and institutions that provide consumer protection. Who provides the service and how its cost is being met provide good topics for investigation and inquiry on the part of the students. How well the individual uses resources, education, skills, and attitudes to accomplish his style of life is the test of an effective consumer education course.

- The teaching topics included in this unit of instruction are:

    - Local resources and protective agencies

    - State resources and protective agencies

    - National resources and protective agencies


COMMUNITY RESOURCES
SUPPLEMENTAL INCOME SERVICES
PROTECTIVE SERVICES
Local
State
Federal
Local
State
Federal
PUBLIC AND/OR PRIVATE

UNIT OF INSTRUCTION: COMMUNITY RESOURCES

OBJECTIVE: **To enable the student to analyze community resources and identify those which can supplement an individual's income.**

PREPARATION: **Income can be supplemented by public or private community sources; therefore, if one knows what resources are available, how to identify the ones which will best meet his needs, and how to use these most effectively, he can supplement his income or increase his satisfactions.**

Community resources do not always provide actual money; therefore, goods and services offered by public and private sources may be considered as a supplement to income.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Local Advisory committee Businessmen's organizations Women's clubs Religious organizations Recreation facilities: • Libraries • Museums • Parks Trade organizations Unions	Study in depth a local service organization. Discuss student involvement in local organizations as a service to the community, such as the aid to handicapped people. Have students survey local recreational areas and libraries. Have them make a written report on services available. Compare and discuss results. Have the student counselor inform the students of scholarships available from numerous sources, and the value of striving for self-satisfaction in their chosen vocation. Have students present enjoyable personal experiences or activities received free of cost. What would the experience be worth in money to the individual? Appoint a student committee to work with the advisory committee in checking with local industry to find out what civic services they provide to the local community. Contact union representatives to talk with the students on the welfare benefits that are available to union members.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Consumers Union, *Consumer's Report* Kiplinger Magazine, *Changing Times*

UNIT OF INSTRUCTION: COMMUNITY RESOURCES

OBJECTIVE: **The student lists all of the community resources and identifies those which can supplement an individual's income.**

PREPARATION: **Income, monetary and psychic, may be supplemented by public and private organizations whose services meet the needs or wants of various persons in our society.**

Numerous goods and services are provided by contributions to civil, civic, religious, and various interest groups to meet specific needs and to enhance the general welfare of a community.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
State and National Unemployment compensation Workmen's compensation Public welfare Social Security Health, Education, and Welfare Business and professional organizations	Give the students a pre-test on governmental and private services provided by various agencies. Results should suggest areas of investigation in greater depth. Have a panel discussion following an in-depth study on available services from Medicare, Welfare, and Social Security. Utilize speakers from these different areas. Have students secure information from the agencies which regulate working conditions and benefits for individuals. Acquaint students with the purposes and services of Unemployment Compensation and Workman's Compensation by having speakers from the local offices explain who is eligible for coverage and the assistance offered.	Wilhelms, Heimerl, Jelley, CONSUMER ECONOMICS Wilson, Eyster, CONSUMER ECONOMIC PROBLEMS Superintendent of Documents, *Social Security Information for Young Families* *Your Medicare Handbook*

UNIT OF INSTRUCTION: COMMUNITY RESOURCES

OBJECTIVE: **To enable the student to identify and use the services of protective agencies which can contribute to his protection, his rights, and his environment.**

PREPARATION: **As more and more people live together, the individual's protection becomes a responsibility which is assumed by public and private sources, offering services to the individual and aiding him to have better living conditions; therefore, an understanding of these sources makes possible better and continuing protection for all.**

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
Local Fire Department Police Department County Health Department Better Business Bureau Consumer organizations Local businesses (insurance companies)	Have students check with the local health departments and list the areas of responsibility they have in serving the community such as sanitation, TB testing, etc. Have a class exercise in which a student uses a "dummy" phone to call for emergency service such as fire, police, etc. Evaluate the student's performance using a check list made up of necessary facts to be given for each service called. Compare a business related to your trade area, conducting its business by complying with all standards or regulations as compared to a hypothetical business without standards. Divide class into two groups. One group interviews people knowledgeable in the costs of providing fire, police, health, and recreational facilities. Ask them to estimate what these same services would cost an individual. The second group interviews adults in the community to ask what they feel the services would be worth in monetary value. Compare these statistics and decide how much is indirectly being added to their income. Show films on driving safely, use of drugs, and self-protection techniques or devices individuals can use.	Crown, LEGAL PROTECTION FOR THE CONSUMER

UNIT OF INSTRUCTION: COMMUNITY RESOURCES

OBJECTIVE: **To enable the student to identify and use the services of protective agencies which can contribute to his protection, his rights, and his environment.**

PREPARATION: **There are many protective services offered by agencies on the local, state, and national level and an awareness of these will help an individual or family choose and make use of these services in order to better provide protection for himself and his family.**

Trade and professional organizations in their self-regulation, standardization, and general operation policies protect consumers as well as assure certain standards of quality and service.

PRESENTATION:

TEACHING TOPIC	SUGGESTED STUDENT ACTIVITIES AND EVALUATION	SUGGESTED RESOURCES
State Mental Health Dept. of Commerce Public Utilities Commission Dept. of Agriculture Dept. of Highways Dept. of Highway Safety Natural Resources Dept. Industrial Relations Voluntary consumer organizations Chamber of Commerce Financial Institutions Legal Aid Professional organizations **National** Consumer agencies Dept. of Agriculture Dept. of Commerce Health, Education, and Welfare Red Cross Dept. of Transportation	Investigate agencies such as State Department of Labor, apprenticeship training, National Safety Council, Vocational Rehabilitation, etc., to determine services offered and how they are financed. Have discussion on ways the state channels money or aid for our benefit and protection through taxes which benefit community, school, and individuals. Example: license plates, real estate, and gas sales pay for patroled highways, driver training, better schools, better roads, parks, forest rangers, and safer waterways. Make a collection and display publications available from government agencies. Display at open house [illegible] school. Have students write them [illegible] and ask his assistance in getting this information.	Supt. of Documents, U.S. Government Printing Office, *Consumer Education Bibliography* Ohio Almanac

GLOSSARY OF CONSUMER EDUCATION TERMS

Aggregate: the sum total of similar units. Often used in connection with national totals of supply, demand, or output.

Asset: items that are owned. Also may include debt owed to and on which accounting or economic value may be placed.

Bond: basically, a long term loan. It is a certificate of indebtedness issued by the borrower to the purchaser. Governments and corporations issue bonds.

Capital: property (machinery, tools, factories) which is used in the production and distribution of goods and services. Often, also used for accumulated possessions calculated to bring in income.

Circular Flow: the movement of goods, services, and money between producers and consumers.

Collateral: property pledged by a borrower as security for a loan.

Collective Bargaining: the process of negotiations by unions and management for the purpose of establishing the terms and conditions under which labor is employed.

Competition: competing for factors of production, goods, and services in an economy, usually through a market mechanism.

Consumption: the use of goods and services to satisfy desires.

Consumer Goods: goods which are used directly to satisfy human desires, as compared to capital goods.

Consumer Price Index: indicates relative prices in comparison to those paid in a base year by moderate income families in a large city.

Credit: as usually used, any advancement of funds to be repaid later.

Credit Union: a cooperative loan society which pools funds to loan to members.

Deflation: a period of increasing value, in terms of goods and services resulting from a general fall in the price level.

Demand: the quantity of an economic good that will be bought at different prices.

Distribution: the division or apportionment of income and property among people and businesses in a country.

Economics: the way in which a society allocates its productive resources in providing the needs and wants of its members.

Fair Trade Laws: laws permitting resale price maintenance by the manufacturer.

Factor Market: the mechanism where land, labor, capital, and management (risk) meet to be allocated to the production process.

Fiscal Policy: may be used by government as a device to influence the level of income and employment.

Full Employment: the full utilization of an economy's productive resources—land, labor, capital, and management.

Fringe Benefits: income and security benefits for a labor force beyond direct wage payments.

Federal Reserve System: the quasi-government agency that includes the member banks and the governing bodies.

Garnishment: the legal notice used to attach property or wages to satisfy a debt.

Goods: tangible merchandise used to satisfy human needs and wants.

Gross National Product (GNP): the money value of market prices of all finished goods and services within a country in a year.

Indirect Tax: a tax ultimately paid by someone other than the person or organization required to remit the proceeds to the government.

Interest: payment for the use of another's money.

Labor Force: the total number of individuals in the population who are working or seeking work.

GLOSSARY OF CONSUMER EDUCATIONAL TERMS—Continued

Labor Union: an organization of workers recognized by employers as the bargaining agent for their members as employees.

Liability: in accounting, an obligation to pay; or claim on assets.

Market: a place where buyer and seller meet. In an economy, it represents the total of supply and demand to buy and sell goods and services.

Money: any generally accepted medium of exchange. Its value lies in its ability to command goods and services. Currency, checks, and other commercial documents. It may also serve as a standard of value; the price of an item is measure of its relative value.

Monetary Policy: the use of measures by the Federal Reserve System to influence the general condition of the economy.

Mortgage: a statement held by a person allowing him to obtain possession of property should the buyer fail to repay money borrowed for its purchase.

Net Worth: the value of assets minus liabilities. Used by individuals and businesses to represent economic worth at a given time.

Opportunity Cost: cost figured by the best foregone alternative, that is what is given up to obtain a good or service.

Product Market: where buyers and sellers meet for exchange of final goods and services.

Producers Goods: goods used in the production of other goods, as compared to consumers goods.

Profit: the net return to an economic unit after costs have been met. Earning from an enterprise, or the return on risk.

Procurement: to obtain, to get, to receive—as income procurement.

Psychic Income: relates to non-material returns such as pleasures and satisfactions which are to be considered in the total concept of job selection.

Real Income: income in terms of what it will buy at a given time.

Resources: computable wealth, available means of obtaining wealth or satisfaction, or the immediate and possible source of revenue.

Satisfactions: the fulfillment of a need or want. Monetary and non-monetary results from consuming or producing goods or services.

Scarcity (economic): limited resources in relation to relatively unlimited wants.

Service: productive act of labor which satisfies individual or group needs or wants without providing a tangible product.

Social Goods (and services): goods provided collectively, usually through governments by means of taxes or other assessments.

Standard of Living: a generally accepted normal amount of goods and services consumed by a group.

Supply: the amount of goods and services that will be for sale at different prices.

Utility: the effectivity of goods or services to satisfy needs or wants.

Unemployment: usually applied to idle workers seeking work. However, it also implies other idle productive resources.

Value Added: the difference between the value of goods and services purchased and the value as sold.

Wage: the price paid to command personnel services or labor for stated periods; expressed as a rate.

Wealth: a stock of assets. Economic material of value.

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